

code and an account number from the bar code, said means for determining located in  
15 said local terminal;

means for automatically deriving a security code form the encrypted  
security information contained in the bar code, said means located in said local terminal;

means, on said local terminal, for receiving a security code [from]  
entered by the purchaser;

20 a modem electrically coupled to said local terminal in transmitting and  
receiving electrical communication therewith; and

a [bi-directional underwriting institution switch] remote terminal  
computer electrically coupled to said modem and capable of automatically establishing  
electrical communication with the underwriting institution based on the underwriting  
25 institution routing code contained in the bar code [for verification of the account number  
and the security code of said purchaser; and

a display screen attached to said terminal for displaying transaction  
information to the merchant].

2. The apparatus of Claim 1 further including means for saving account  
information and security information contained in said bar code for use in future  
processing of the transaction.

3. (Amended) The apparatus of Claim 1 further comprising:

means for storing a plurality of distinct underwriting institution routing  
codes and corresponding underwriting institution contact information;

the [bi-directional underwriting institution switch] remote terminal  
5 computer automatically establishing communication with the underwriting institution  
issuing the one of the plurality of negotiable instruments presented by the purchaser  
based on institution routing code information contained in the bar code on said one  
negotiable instrument.

4. (Amended) An apparatus for automatically accessing [and verifying with]  
an underwriting institution for verifying the status of an account underlying one of a  
plurality of negotiable instruments held by a purchaser and the authority of the  
purchaser to issue said one negotiable one negotiable instrument against said account  
5 when said one negotiable instrument is presented to a merchant based on account  
information and encrypted security information contained in a bar code visibly printed

on each of the negotiable instruments for establishing that the purchaser is recognized by the one underwriting institution as an authorized issuer of said negotiable instrument against said account, comprising:

- 10                   [a terminal for use by the merchant at a point of sale;]  
                    a bar code scanner electrically coupled to [said] a local terminal for  
reading the bar code printed on the one negotiable instrument, said bar code scanner  
capable of reading a bar code printed on a driver's license, and further comprising  
means for printing a reproduction of the driver's license bar code on a receipt for  
15                   correlating said negotiable instrument presented to the merchant and said driver's  
license bar code with said receipt;  
                    means for automatically determining an underwriting institution routing  
code and an account number from the bar code, said means for determining located in  
said local terminal;  
20                   means for automatically deriving a security code from the encrypted  
security information contained in the bar code, said means located in said local terminal;  
                    means, on said local terminal, for receiving a security code [from]  
entered by the purchaser;  
                    a modem electrically coupled to said local terminal in transmitting and  
25                   receiving electrical communication therewith; and  
                    a [bi-directional underwriting institution switch] remote terminal  
computer electrically coupled to said modem and capable of automatically establishing  
electrical communication with the underwriting institution based on the underwriting  
institution routing code contained in the bar code [for verification of the account number  
30                   and the security code of said purchaser; and  
                    a display screen attached to said terminal for displaying a transaction  
information to the merchant].

- 5                   5. (Amended) A method for automatically accessing [and verifying with] an  
underwriting institution for verifying the status of an account underlying one of a  
plurality of negotiable instruments and the authority of a purchaser to issue said one  
negotiable instrument against said account when said one negotiable instrument is  
presented to a merchant based on account information and encrypted security  
information contained in a bar code visibly printed on each of the plurality of negotiable  
instruments for establishing that the purchaser is recognized by the underwriting  
institution as an authorized issuer of said one negotiable instrument against said

account, comprising the steps of:

- 10 a) reading the bar code printed on the one negotiable instrument;
- b) deriving an underwriting institution code from the bar code;
- c) deriving an account number from the bar code;
- d) deriving a security code from the encrypted security information in the bar code;
- 15 d1) entering a security code; and
- e) automatically contacting the appropriate underwriting institution based on the underwriting institution code contained in the bar code[;
- f) transmitting the account number and the security code to the appropriate underwriting institution;
- 20 g) receiving account status information from the underwriting institution only when the security code and the account number are verified; and
- h) displaying the account status information].

6. The method of Claim 5 wherein step (e) comprises a software routine using a look-up table containing underwriting institution codes and corresponding underwriting institution contact information for automatically establishing communication with the appropriate underwriting institution.

7. (Amended) The method of Claim 5 wherein step (e) comprises [a financial institution switch which automatically and in real time contacts] contacting automatically and in real time the proper underwriting institution based on the underwriting institution code.

8. (Amended) The method of Claim 5 further including the step of [having] including the account information and encrypted security information contained in said bar code for use in future processing of the transaction.

9. The method of Claim 5 further including the steps of reading bar code information from a driver's license, automatically determining driver's license information from the driver's license bar code, and automatically verifying the driver's license information.

10. (Amended) A method for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a plurality of negotiable instruments and the authority of a purchaser to issue said one negotiable instrument[s] against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an authorized issuer of said one negotiable instrument against said account, comprising the steps of:

- a) reading the bar code printed on the negotiable instrument;
- b) deriving an underwriting institution code from the bar code;
- c) deriving an account number from the bar code;
- d) deriving a security code from the encrypted security information in the bar code;
- e) automatically contacting the appropriate underwriting institution based on the underwriting institution code contained in the bar code;
- f) transmitting the account number and the security code to the appropriate underwriting institution; and
- g) [receiving account status information from the underwriting institution only when the security code and the account number are verified;
- h) displaying the account status information; and] reading bar code information from a driver's license and printing a reproduction of the driver's license bar code on a receipt for correlating said negotiable instrument presented to the merchant and said driver's license bar code with said receipt.

11. (Amended) A method for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a negotiable plurality of instruments and the authority of a purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on account information and security information contained in a bar code printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an

authorized issuer of said one negotiable instrument against said account, comprising the steps of:

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- a) reading the bar code printed on the negotiable instrument;
  - b) deriving an underwriting institution code from the bar code;
  - c) deriving an account number from the bar code;
  - d) deriving an encrypted security code from the bar code;
  - d1) storing a plurality of distinct underwriting institution codes and corresponding underwriting institution contact information;
  - d2) providing a [bi-directional] device at said underwriting institution [switch] for automatically establishing communication with the underwriting institution issuing the one of the plurality of negotiable instruments presented by the purchaser based on institution code information contained in the bar code on said one negotiable instrument; and
  - e) automatically contacting the appropriate underwriting institution issuing the one negotiable instrument based on the underwriting institution code contained in the bar code[;
  - f) transmitting the account number and personal identification number to the appropriate underwriting institution;
  - g) receiving account status information from the underwriting institution; and
  - h) displaying the account status information].

Prior to examination, please add the following new claims to the reissue application.

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12. A method of accessing a destination using a code, comprising:  
inputting a code into a device;  
transmitting the code for processing thereof;  
using the code to determine a destination; and  
causing a connection to be made to the destination based on the code.

13. The method of claim 12 further including processing the code by using the code as an entry into a look-up table to identify a corresponding destination.

14. The method of claim 13 further including scanning a bar code and processing the bar code to provide corresponding electrical signals, and using the electrical signals to access the look-up table.

15. The method of claim 13 wherein said look-up table includes bar code information referencing a destination accessible through a communication network.

16. The method of claim 12 further including accessing a communication network to reach the destination.

17. The method of claim 16 further including accessing the communication network using a modem.

18. The method of claim 12 further including using a computer coupled to a communications network to receive the transmitted code, and processing the code by said computer, and accessing a destination by communicating through the communications network.

19. The method of claim 12 further including using a switch to reach a destination based on the code.

20. The method of claim 12 further including transmitting electrical signals corresponding to the code over a communication network to a switch, and causing the switch to determine the destination based on the code.

21. A method of connecting a user computing device to one of a plurality of remote processing systems available for communication over a network comprising:

- a) reading a data carrier modulated with an index;
- b) accessing a database with the index, the database comprising a plurality of records that link an index to a pointer which identifies a remote computer on the network;
- c) extracting a pointer from the database as a function of the index;

and

- d) using the pointer to establish communication with the remote processing system identified thereby.

22. The method of Claim 21 wherein the step of reading a data carrier modulated with an index comprises the step of reading a light pattern emanating from an object and demodulating the light pattern to obtain the index.

23. The method of Claim 22 wherein the step of reading a light pattern emanating from an object and demodulating the light pattern to obtain the index comprises scanning a bar code symbol encoded with the index.

24. The method of Claim 21 wherein the index is at least a portion of a Universal Product Code.

25. The method of Claim 21 wherein the index is at least a portion of a EAN code.

26. The method of Claim 21 wherein the steps of accessing a database and extracting a pointer therefrom are carried out on the user computing device.

27. A system comprising:

- a. a user computing device;
- b. an input device associated with the user computing device, configured to read a data carrier modulated with an index;
- c. means for storing a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system;

wherein the user computing device comprises:

means for accessing the database to extract a pointer

from the database as a function of the index; and means for using the pointer to establish communication with the remote processing system identified thereby.

28. The system of Claim 27 wherein the user input device comprises means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index.

29. The system of Claim 28 wherein the means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index comprises means for scanning a bar code symbol encoded with the index.

30. The system of Claim 27 wherein the input device is configured to read an index comprising at least a portion of a Universal Product Code.

31. The system of Claim 27 wherein the input device is configured to read an index comprising at least a portion of a EAN code.

32. The system of Claim 27 wherein the means for storing a database is located on the user computing device.

33. The system of Claim 27 wherein the means for using the pointer to establish communication with the remote computer identified thereby executes automatically by the user computer device without user intervention.

34. A user computing device comprising:  
a. an device configured to read a data carrier modulated with an index; and  
b. computer processing means for executing software program adapted to:



utilize the index to access a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system; retrieve from the database a pointer as a function of the index; and use the pointer to establish communication with the remote computer identified thereby.

35. The user computing device of Claim 34 wherein the user input device comprises means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index.

36. The user computing device of Claim 35 wherein the means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index comprises means for scanning a bar code symbol encoded with the index.

37. The user computing device of Claim 34 wherein the input device is configured to read an index comprising at least a portion of a Universal Product Code.

38. The user computing device of Claim 34 wherein the input device is configured to read an index comprising at least a portion of a EAN code.

39. The user computing device of Claim 34 wherein the software program is adapted to utilize the index to access a database located on the user computing device.

40. The user computing device of Claim 34 wherein the software program is adapted to use the pointer to establish communication with the remote computer identified thereby automatically without user intervention.